

Information to identify the case:

Debtor 1	Christine Crandon	Social Security number or ITIN	xxx-xx-8875
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Vincent J. Crandon	Social Security number or ITIN	xxx-xx-5134
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey	Date case filed for chapter	7 12/30/16
Case number:	16-34616-JKS		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christine Crandon	Vincent J. Crandon
2. All other names used in the last 8 years	aka Christine A. Hill	
3. Address	14 James Brite Circle Mahwah, NJ 07430	14 James Brite Circle Mahwah, NJ 07430
4. Debtor's attorney Name and address	David E. Sklar Scura Wigfield Heyer & Stevens LLP 1599 Hamburg Turnpike Wayne, NJ 07470	Contact phone 973-696-8391
5. Bankruptcy trustee Name and address	Eric R. Perkins McElroy, Deutsch, Mulvaney & Carpenter 40 West Ridgewood Avenue Ridgewood, NJ 07450	Contact phone (201) 445-6722

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 12/31/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	January 27, 2017 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/28/17 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Christine Crandon
 Vincent J. Crandon
 Debtors

Case No. 16-34616-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

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 Total Noticed: 71

Date Rcvd: Jan 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2017.

db/jdb
 516571780 +Christine Crandon, Vincent J. Crandon, 14 James Brite Circle, Mahwah, NJ 07430-2527
 516571782 +AlphaGraphics Bergen County, 1 Lethbridge Plaza, Mahwah, NJ 07430-2126
 516571784 +Aqua Sprinkler Systems, LLC, 136 Lincoln Road, Kinnelon, NJ 07405-1803
 516571785 +BCC Financial Mgmt Services, PO Box 590097, Fort Lauderdale, FL 33359-0097
 +Bergen County Sheriff's office, Attn: Civil Court, 10 Main Street,
 Hackensack, NJ 07601-7071
 516571786 +Blue Line Services, LLC, 129 Refy Avenue, Ramsey, NJ 07446-2465
 516571787 +Bon Secours Charity Health System, Good Samaritan Hospital, 255 Lafayette Ave.,
 Suffern, NY 10901-4869
 516571788 +Budd Vacuum, 445 West Main Street, Wyckoff, NJ 07481-1400
 516571794 +Children's Learning Center of Wyckoff, 11 Leighton Place, Mahwah, NJ 07430-3118
 516571796 +Dino Gargol, 907 Tulip Tree Court, Mahwah, NJ 07430-3465
 516571798 +Dunn Lambert, LLC, The Atrium, East 80 Route 4, Paramus, NJ 07652-2666
 516571799 +Dynamic Recovery Solutions, PO box 25759, Greenville, SC 29616-0759
 516571800 #+EMA Recovery Services, PO Box 3142, Secaucus, NJ 07096-3142
 516571801 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673
 516571802 +Finnerty Canda Drisgula, PC, 17-17 NJ-208 North, Fair Lawn, NJ 07410
 516571804 +Geico, Commercial Dept., PO Box 822636, Philadelphia, PA 19182-2636
 516571806 +Harris, 111 West Jackson Blvd., Chicago, IL 60604-4135
 516571807 +Holy Cross Nursery School, 125 Glasgow Terrace, Mahwah, NJ 07430-1635
 516571809 +Karalyn Galante, 615 Lynn Avenue, West Deptford, NJ 08096-1487
 516571810 +Lindgren Lindgren Oehm & You, 246 Bridge Street, Bldg. G, Metuchen, NJ 08840-2294
 516571811 +Mahwah Township Municipal Court, Re: Anna Sieczka, 475 Corporate Drive,
 Mahwah, NJ 07430-3603
 516571812 +Mahwah Water Dept., Township of Mahwah Water/Sewer, PO Box 733, 475 Corporate Drive,
 Mahwah, NJ 07430-3603
 516571813 +Mb Fin Svcs, 2050 Roanoke Rd, Westlake, TX 76262-9616
 516571815 +Midland Funding, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
 516571816 +New Jersey Skyland Insurance, 550 Essjay Road, Williamsville, NY 14221-8237
 516571817 +New York Sports Club, 5 Pennsylvania Plaza #4, New York, NY 10001
 516571818 +North Jersey Equestrian Center, LLC, 1 Carlson Place, Pompton Plains, NJ 07444-1456
 516571819 +Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
 516571820 #+Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Ave., Ste. 403, Roseland, NJ 07068-1787
 516571821 +Orange & Rockland Electric Company, PO Box 1009, Spring Valley, NY 10977-0805
 516571827 +PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
 516571822 +Paul Khakshouri, c/o Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Ste. 201,
 Parsippany, NJ 07054-4609
 516571824 +PennyMac Loan Services, PO Box 660929, Dallas, TX 75266-0929
 516571823 +Pennymac Loan, PO Box 514387, Los Angeles, CA 90051-4387
 516571825 +Phelan, Hallinan & Diamond, LLP, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
 516571828 +Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844
 516571829 +Rio Vista Mahwah Homeowners Association, 20 Emma Court, Mahwah, NJ 07430-2537
 516571830 +Russell Chalkley Crestview Landscaping, PO Box 533, Mahwah, NJ 07430-0533
 516571831 +Sanchez Landscaping, 1204 Westbrook Road, West Milford, NJ 07480-3010
 516571832 +State of New Jersey, Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850
 516571833 +Synergetic Communication, 5450 NW Central #220, Houston, TX 77092-2061
 516571834 +Taffuri Integrated Wellness Centers, 23-00 Route 208 South, Ste. 2-6,
 Fair Lawn, NJ 07410-1558
 516571836 #+Town & Country Veterinary Service, 301 Rockaway Valley Road, Bldg. #2,
 Boonton, NJ 07005-9192
 516571837 +Town Sports International, 5 Pennsylvania Plaza #4, New York, NY 10001
 516571838 +Township of Mahwah, 475 Corporate Drive, PO Box 769, Mahwah, NJ 07430-0769
 516571839 +Travis Roemmele, c/o Cleary Jacobbe Alfieri Jacobs, LLC, 169 Ramapo Valley Road,
 Upper Level 105, Oakland, NJ 07436-2537
 516571840 +Valley Hospital, 223 N. Van Dien Avenue, Ridgewood, NJ 07450-2736
 516571841 +Valley Hospital, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2736
 516571842 +Vander Plaat Executive Limo, 530 High Mountain Road, Franklin Lakes, NJ 07417-2913
 516571843 +ViaCord, 930 Winter Street, Ste. 2500, Waltham, MA 02451-1516
 516571844 #+Zwicker & Associates, 1101 Laurel Oak Road, Ste. 130, Voorhees, NJ 08043-4322

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: dsklar@scuramealey.com Jan 03 2017 23:47:13 David E. Sklar,

tr Scura Wigfield Heyer & Stevens LLP, 1599 Hamburg Turnpike, Wayne, NJ 07470

+EDI: BERPERKINS.COM Jan 03 2017 23:33:00 Eric R. Perkins,

McElroy, Deutsch, Mulvaney & Carpenter, 40 West Ridgewood Avenue, Ridgewood, NJ 07450-3136

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 03 2017 23:48:02 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 03 2017 23:47:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516571779 +EDI: GMACFS.COM Jan 03 2017 23:33:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 71

Date Rcvd: Jan 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516571781 +EDI: AMEREXPR.COM Jan 03 2017 23:33:00 American Express, Attn: Merchant Services,
200 Vesey St., New York, NY 10285-0002
516571783 EDI: BANKAMER.COM Jan 03 2017 23:33:00 Bank of America, PO Box 982238,
El Paso, TX 79998-2238
516571791 EDI: CAPITALONE.COM Jan 03 2017 23:33:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
516571789 +E-mail/Text: bankruptcy@usecapital.com Jan 03 2017 23:48:57 Capital Accounts,
Po Box 140065, Nashville, TN 37214-0065
516571790 +EDI: CAPITALONE.COM Jan 03 2017 23:33:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
516571792 +EDI: PINNACLE.COM Jan 03 2017 23:34:00 Central Credit Services, PO Box 1850,
Saint Charles, MO 63302-1850
516571793 EDI: CHASE.COM Jan 03 2017 23:33:00 Chase, Cardmember Service, PO Box 15153,
Wilmington, DE 19886-5153
516571795 +EDI: CCS.COM Jan 03 2017 23:33:00 Credit Collection Services, 725 Canton Street,
Norwood, MA 02062-2679
516571797 +EDI: ESSL.COM Jan 03 2017 23:33:00 Dish Network, 9601 S. Meridian Blvd.,
Englewood, CO 80112-5905
516571803 +EDI: FSAE.COM Jan 03 2017 23:33:00 Firstsource Advantage, 205 Bryant Woods South,
Amherst, NY 14228-3609
516571805 +EDI: GMACFS.COM Jan 03 2017 23:33:00 GMAC, P.O. Box 9001719, Louisville, KY 40290-1719
516571808 EDI: IRS.COM Jan 03 2017 23:33:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
516571814 +EDI: MID8.COM Jan 03 2017 23:33:00 Midland Credit Management, Inc., 8875 Aero Drive,
Suite 200, San Diego, CA 92123-2255
516571826 +EDI: PRA.COM Jan 03 2017 23:33:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
516571835 EDI: TCISOLUTIONS.COM Jan 03 2017 23:33:00 Total Card, Inc., PO Box 89725,
Sioux Falls, SD 57109-9725
516571835 E-mail/Text: bknotices@totalcardinc.com Jan 03 2017 23:48:04 Total Card, Inc.,
PO Box 89725, Sioux Falls, SD 57109-9725

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2016 at the address(es) listed below:

NONE.

TOTAL: 0